

Fill in this information to identify the case

Debtor 1	Leslie Willey
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Southern
Case number	17-55144
District of (State)	Ohio

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US Bank Trust National Association, as Trustee of the SCIG Series III Trust

Court claim no. (if known): 3-1

Last 4 digits of any number you use to identify the debtor's account:

8 1 7 2

Date of payment change:  
Must be at least 21 days after date of this notice

6 / 1 / 18

New total payment:  
Principal, Interest, and escrow, if any

\$ 1074.83

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 512.69

New escrow payment: \$ 534.29

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Leslie  
First Name Willey  
Middle Name  
Last Name

Case number (if known) 17-55144

Part 4: **Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x Jessica Watson  
Signature

Date 4/30/18

Print: Jessica M Watson  
First Name M Middle Name Watson Last Name

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

Address 323 5th Street  
Number 323 Street 5th Street  
Eureka CA 95501  
City Eureka State CA ZIP Code 95501

Contact phone (800) 503 - 0836

Email bknotices@snsc.com

SN Servicing Corporation

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Final

Analysis Date: April 27, 2018

LESLIE WILLEY  
952 PAISLEY CT  
PICKERINGTON OH 43147

Loan: - - -

Property Address:  
952 PAISLEY COURT  
PICKERINGTON, OH 43147

**Annual Escrow Account Disclosure Statement**  
**Account History**

This is a statement of actual activity in your escrow account from Jan 2018 to May 2018. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jun 01, 2018:
Principal & Interest Pmt:	540.54	540.54
Escrow Payment:	512.69	534.29
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,053.23	\$1,074.83

Escrow Balance Calculation	
Due Date:	Mar 01, 2018
Escrow Balance:	512.69
Anticipated Pmts to Escrow:	1,538.07
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$2,050.76

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Jan 2018		4,423.24			Starting Balance	0.00	0.00
Jan 2018				8,825.80	* Escrow Only Payment	0.00	4,423.24
Feb 2018		1,105.81			* Escrow Only Payment	0.00	(4,402.56)
Feb 2018				2,505.22	* County Tax	0.00	(3,296.75)
Mar 2018		652.06			*	0.00	(5,801.97)
Mar 2018				1,401.00	* Homeowners Policy	0.00	(6,550.91)
Apr 2018		8,658.47			* Escrow Only Payment	0.00	2,107.56
Apr 2018		512.69			*	0.00	2,620.25
Apr 2018				2,107.56	* Escrow Disbursement	0.00	512.69
					Anticipated Transactions	0.00	512.69
Apr 2018		1,025.38					1,538.07
May 2018		512.69					2,050.76
	\$0.00	\$16,890.34		\$0.00	\$14,839.58		

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

Analysis Date: April 27, 2018

LESLIE WILLEY

Loan:

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
Jun 2018	534.29		Starting Balance	2,050.76	2,505.21
Jul 2018	534.29	2,505.22	County Tax	2,585.05	3,039.50
Aug 2018	534.29			614.12	1,068.57
Sep 2018	534.29			1,148.41	1,602.86
Oct 2018	534.29			1,682.70	2,137.15
Nov 2018	534.29			2,216.99	2,671.44
Dec 2018	534.29			2,751.28	3,205.73
Jan 2019	534.29			3,285.57	3,740.02
Feb 2019	534.29	2,505.22	County Tax	3,819.86	4,274.31
Mar 2019	534.29			1,848.93	2,303.38
Apr 2019	534.29	1,401.00	Homeowners Policy	2,383.22	2,837.67
May 2019	534.29			1,516.51	1,970.96
				2,050.80	2,505.25
	<b>\$6,411.48</b>	<b>\$6,411.44</b>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$1,068.57. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$1,068.57 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is \$2,050.76. Your starting balance (escrow balance required) according to this analysis should be \$2,505.21. This means you have a shortage of \$454.45. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be \$6,411.44. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	534.29
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<b>\$534.29</b>

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

1 Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)  
2 Jennifer R. Bergh, Esq. (SBN 305219)  
3 Kristin A. Zilberstein, Esq. (SBN 200041)  
4 LAW OFFICES OF MICHELLE GHIDOTTI  
5 1920 Old Tustin Avenue  
6 Santa Ana, CA 92705  
Ph: (949) 427-2010  
Fax: (949) 427-2732  
mghidotti@ghidottilaw.com

7 Attorney for Creditor  
U.S. Bank Trust National Association, as Trustee of the SCIG Series III Trust  
8

9 UNITED STATES BANKRUPTCY COURT

10 SOUTHERN DISTRICT OF OHIO – COLUMBUS DIVISION

11  
12 In Re: ) CASE NO.: 2:17-bk-55144  
13 Leslie Willey, )  
14 Debtors. ) CHAPTER 13  
15 )  
16 )  
17 )  
18 )  
19 )  
-----  
20

21 **CERTIFICATE OF SERVICE**

22 I am employed in the County of Orange, State of California. I am over the age of  
23 eighteen and not a party to the within action. My business address is: 1920 Old Tustin  
24 Avenue, Santa Ana, CA 92705.

25 I am readily familiar with the business's practice for collection and processing of  
26 correspondence for mailing with the United States Postal Service; such correspondence would  
27 be deposited with the United States Postal Service the same day of deposit in the ordinary  
28 course of business.

1 On May 10, 2018 I served the following documents described as:

2       • **NOTICE OF MORTGAGE PAYMENT CHANGE**

3 on the interested parties in this action by placing a true and correct copy thereof in a sealed  
4 envelope addressed as follows:

5 (Via United States Mail)

<b>Debtor</b> Leslie Willey 952 Paisley Court Pickerington, OH 43147	<b>Chapter 13 Trustee</b> Frank M Pees 130 East Wilson Bridge Road Suite 200 Worthington, OH 43085
<b>Debtor's Counsel</b> Brian D. Wood Wood & Brewer, LLC 470 Olde Worthington Road Suite, 200 Westerville, OH 43082	<b>U.S. Trustee</b> Asst US Trustee (Col) Office of the US Trustee 170 North High Street Suite 200 Columbus, OH 43215

15       xx (By First Class Mail) At my business address, I placed such envelope for deposit with  
16 the United States Postal Service by placing them for collection and mailing on that date  
following ordinary business practices.

17       \_\_\_\_ Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the  
18 Eastern District of California

19       xx (Federal) I declare under penalty of perjury under the laws of the United States of  
20 America that the foregoing is true and correct.

21                    Executed on May 10, 2018 at Santa Ana, California

22       */s / Ariel Del Pinto*

23       Ariel Del Pinto